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Dated: January 6, 2003

Signature:

*Barbara Felton*

(Barbara Felton)

32  
1/16/03  
6/B  
1/16/03

Docket No.: J2167.0090/P090  
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:  
Louis Riehl, et al.

Application No.: 09/413,971

Filed: October 7, 1999

For: SYSTEM AND METHOD FOR BACK  
OFFICE PROCESSING OF BANKING  
TRANSACTIONS USING ELECTRONIC  
FILES

RECEIVED

JAN 14 2003

GROUP 3600

Group Art Unit: 3627

Examiner: C. Buchanan

AMENDMENT/SUBMISSION

Box Non-Fee Amendment  
Commissioner for Patents  
Washington, DC 20231

Dear Sir:

This is a response to the Office Action mailed August 6, 2002 in the above-identified application. Reconsideration of the application is respectfully requested.

FEE CALCULATION

Any additional fee required has been calculated as follows:

       If checked, "Small Entity" status is claimed.

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	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	Additional Fee
Total	48	- 48* =		X	0.00
Independent	3	- 3** =		X	0.00
First presentation of Multiple Dependent Claim(s) (if applicable)					
TOTAL					0.00

\*not less than 20

\*\* not less than 3

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account No. 50-2215.

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account No. 50-2215.

## CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.

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